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CLAIMS

What is claimed is:

1. A method for providing an advertisement for a product or service on a personal electronic document accessible over a data network, the method comprising:

providing, by a carrier, the product or service to a user:

providing, by the carrier, a document design application to the user;

receiving over the data network, by a server in communication with the data network, the personal electronic document from a first computer in communication with the data network, the personal electronic document constructed using the document design application, the personal electronic document associated with the user;

storing the personal electronic document as data on a storage medium in communication with the data network;

inserting, in the personal electronic document, advertisement information provided by the carrier; and

providing access over the data network to the personal electronic document stored on the storage medium by a second computer in communication with the data network, the second computer associated with a visitor of the personal electronic document.

- 2. The method of claim 1 wherein the data network is an Internet.
- 10 3. The method of claim 1 wherein the advertisement information describes the product or service.
- 4. The method of claim 1, providing the document design application to the user including sending the document design application as an electronic signal over the data network from the server to the first computer.
 - 5. The method of claim 1, providing the product or service and the document design application to the user including sending the product or service and the document design application as an electronic signal over the data network from the server to the first computer.

6. The method of claim 1, the document design application stored on a processor readable storage medium.

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7. The method of claim 1 further comprising:

receiving over the data network, by the server, personal information for the user from the first computer.

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3. The method of claim 7 further comprising:

storing, by the server, the personal information on the storage medium.

- 15 9. The method of claim 7 wherein the personal information includes demographics data.
 - 10. The method of claim 9 wherein the demographics data is age data.

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11. The method of claim 9 wherein the demographics data is gender data.

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- 12. The method of claim 9 wherein the demographics data is income data.
- 13. A method for advertising over a data network for a product or service on a personal web page, the method comprising:

providing the product or service to a user as a part of a purchase of the product or service by the user, the product or service provided by a carrier;

providing a web page design application to the user, the web page design application provided by the carrier;

receiving over the data network, by a server in communication with the data network, the personal web page from a first computer in communication with the data network, the personal web page constructed using the web page design application, the personal web page associated with the user;

storing the personal web page as data on a 20 storage medium in communication with the data network;

embedding, in the personal web page, advertisement information associated with the carrier; and

providing access over the data network, by a second computer in communication with the data network, to the personal web page stored on the storage medium, the second computer associated with a visitor of the personal web page, the visitor having a relationship with the user.

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14. The method of claim 13 further comprising:

receiving over the data network, by the server, personal information associated with the user.

15 15. The method of claim 14 further comprising:

storing, by the server, the personal information on the storage medium.

16. The method of claim 14 wherein the personal information includes demographics data.

- 17. The method of claim 16 wherein the demographics data is age data.
- 18. The method of claim 16 wherein the demographics data is gender data.
 - 19. The method of claim 16 wherein the demographics data is income data.
- 10 20. A method for advertising over an Internet for a product or service on a personal web page accessible via the Internet, the method comprising:

providing the product or service to a user as a first part of a purchase of the product or service by the user, the product or service provided by a carrier;

providing a web page design application to the user as a second part of the purchase of the product or service by the user, the web page design application provided by the carrier;

20 receiving over the Internet, by a server in communication with the Internet, the personal web page from a first computer in communication with the Internet,

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the personal web page constructed using the web page design application and associated with the user;

storing the personal web page as data on a storage medium in communication with the data network;

embedding, in the personal web page, advertisement information associated with the carrier; and

providing access over the Internet, by a second computer in communication with the Internet, to the personal web page stored on the storage medium, the second computer associated with a visitor of the personal web page, the visitor having a relationship with the user.

15 21. A processor readable storage medium having processor readable program code that, when executed by a processor in a data processing apparatus, performs a method for providing an advertisement for a product or service on a personal electronic document accessible over a data network, the method comprising:

providing, by a carrier, the product or service to a user;

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providing, by the carrier, a document design application to the user;

receiving over the data network, by a server in communication with the data network, the personal electronic document from a first computer in communication with the data network, the personal electronic document constructed using the document design application, the personal electronic document associated with the user;

storing the personal electronic document as data on a storage medium in communication with the data network;

inserting, in the personal electronic document, advertisement information provided by the carrier; and

providing access over the data network to the personal electronic document stored on the storage medium by a second computer in communication with the data network, the second computer associated with a visitor of the personal electronic document.

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- 22. The processor readable storage medium of claim 21 wherein the advertisement information describes the product or service.
- 23. The processor readable storage medium of claim 21, providing the document design application to the user including sending the document design application as an electronic signal over the data network from the server to the first computer.

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- 24. The processor readable storage medium of claim 21, providing the product or service and the document design application to the user including sending the product or service and the document design application as an electronic signal over the data network from the server to the first computer.
- 25. A carrier wave having processor readable program code executable by a processor in a data processing apparatus to perform a method for providing an advertisement for a product or service on a personal

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electronic document accessible over a data network, the method comprising:

providing, by a carrier, the product or service to a user;

5 providing, by the carrier, a document design application to the user;

receiving over the data network, by a server in communication with the data network, the personal electronic document from a first computer in communication with the data network, the personal electronic document constructed using the document design application, the personal electronic document associated with the user;

storing the personal electronic document as data on a storage medium in communication with the data network;

inserting, in the personal electronic document, advertisement information provided by the carrier; and

providing access over the data network to the 20 personal electronic document stored on the storage medium by a second computer in communication with the data

network, the second computer associated with a visitor of the personal electronic document.

- 26. The carrier wave of claim 25 wherein the advertisement information describes the product or service.
- 27. The carrier wave of claim 25, providing the document design application to the user including sending the document design application as an electronic signal over the data network from the server to the first computer.
- 28. The carrier wave of claim 25, providing the product or service and the document design application to the user including sending the product or service and the document design application as an electronic signal over the data network from the server to the first computer.
- 29. A data processing apparatus for providing an advertisement for a product or service on a personal electronic document accessible over a data network, the product or service provided by a carrier, the data

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processing apparatus in communication with the data network, the data processing apparatus comprising:

a memory in which a plurality of instructions are stored; and

a processor coupled to the memory and capable of executing the instructions in the memory, execution of the instructions causing a plurality of steps to be a personal electronic performed including storing document as data on a storage medium in communication with the data network, the storing being responsive to receiving over the data network, by a communication with the data network, the personal computer electronic document from а first communication with the data network, the personal electronic document constructed using a document design application, the personal electronic document associated with the user;

advertisement information provided by the carrier being inserted in the personal electronic document; and

the personal electronic document stored on the storage medium being accessible over the data network by

a second computer in communication with the data network, the second computer associated with a visitor of the personal electronic document.

- 5 30. The data processing apparatus of claim 29 wherein the data processing apparatus is a server.
- 31. The data processing apparatus of claim 29 wherein the advertisement information describes the product or service.